

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	Case No. 15-23119-GLT
JUDITH A. HARMON,	:	Chapter 13
Debtor(s).	:	
JUDITH A. HARMON,	:	Related to Dkt. No. 24
Movant(s),	:	
v.	:	
PNC BANK, WESTMORELAND COUNTY	:	
CLERK OF COURTS,	:	
Respondent(s).	:	

**ORDER REQUIRING COMPLIANCE  
WITH LOSS MITIGATION PROGRAM**

This matter came before the Court upon a *Loss Mitigation Order* [Dkt. No. 24] issued on November 10, 2015, wherein the Debtor(s) were authorized to enter into the Court's *Loss Mitigation Program* ("LMP"). The record reflects that the *Loss Mitigation Order* was entered well in excess of 210 days ago. Absent extraordinary circumstances, more than sufficient time has elapsed for the Debtor(s) and PNC Bank to negotiate a consensual loss mitigation settlement and/or mortgage modification.

**AND NOW**, under these circumstances, it is hereby **ORDERED, ADJUDGED,** and **DECREED** that:

1. On or before September 16, 2016, the Debtor(s) and counsel to the Debtor(s) shall:

- a. File a *Status Report* summarizing the history and current situation regarding *LMP*, including the **extraordinary circumstances** causing the failure of the Debtor(s) and PNC Bank to negotiate a consensual loss mitigation settlement and/or modification; **or**
  - b. If the *LMP* period has expired, or if a consensual resolution has been reached, file an *LMP Final Report*.
2. Failure to comply with the terms of this *Order* may result in the imposition of sanctions. While the Court does not desire to impose sanctions, the Court does desire that open *LMP* matters progress towards completion. If a party to the *LMP* has not been cooperating or proceeding in good faith, the Court expects the counter-party to bring the matter to the attention of the Court for resolution.

Dated: September 1, 2016



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GREGORY L. TADDONO  
UNITED STATES BANKRUPTCY JUDGE

Case administrator to mail to:

Judith A. Harmon  
Justin P. Schantz, Esq.  
Ronda J. Winnecour, Esq.  
Office of the U.S. Trustee

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Judith A. Harmon  
 Debtor

Case No. 15-23119-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: bsil  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Sep 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2016.

db +Judith A. Harmon, 229 Navajo Drive, Greensburg, PA 15601-4933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 03, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association  
 agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com

Justin P. Schantz on behalf of Debtor Judith A. Harmon jschantz@my-lawyers.us,  
 coleccchia542@comcast.net;office@my-lawyers.us;ssidehamer@my-lawyers.us;jmonroe@my-lawyers.us;swei  
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Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com

S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
 srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5